

## page 1

Debtor 1 **EVAMARIE** **PARKER**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 1,467.00	\$ _____
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 265.00	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____
5e. Insurance	5e. \$ 0.00	\$ _____
5f. Domestic support obligations	5f. \$ 0.00	\$ _____
5g. Union dues	5g. \$ 36.00	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 301.00	\$ _____
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 1,166.00	\$ _____
<b>8. List all other income regularly received:</b>		
<b>8a. Net income from rental property and from operating a business, profession, or farm</b>		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
	8a. \$ 0.00	\$ _____
<b>8b. Interest and dividends</b>	8b. \$ 0.00	\$ _____
<b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b>		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
	8c. \$ 0.00	\$ _____
<b>8d. Unemployment compensation</b>	8d. \$ 0.00	\$ _____
<b>8e. Social Security</b>	8e. \$ 1,609.00	\$ _____
<b>8f. Other government assistance that you regularly receive</b>		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$ 0.00	\$ _____
<b>8g. Pension or retirement income</b>	8g. \$ 0.00	\$ _____
<b>8h. Other monthly income.</b> Specify: _____	8h. + \$ 0.00	+ \$ _____
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 1,609.00	\$ _____
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,775.00	+ \$ _____ = \$ 2,775.00
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$	0.00
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 2,775.00	Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: may get raise from employer		



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**Your expenses**

- |  |      |                 |
|--|------|-----------------|
| 5. <b>Additional mortgage payments for your residence</b> , such as home equity loans  | 5.   | \$ _____        |
| <b>6. Utilities:</b>   |      |                 |
| 6a. Electricity, heat, natural gas   | 6a.  | \$ _____ 246.00 |
| 6b. Water, sewer, garbage collection   | 6b.  | \$ _____ 110.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.  | \$ _____ 200.00 |
| 6d. Other. Specify: <u>OIL HEAT WINTER</u>   | 6d.  | \$ _____ 400.00 |
| 7. <b>Food and housekeeping supplies</b>   | 7.   | \$ _____ 350.00 |
| 8. <b>Childcare and children's education costs</b>   | 8.   | \$ _____ 0.00   |
| 9. <b>Clothing, laundry, and dry cleaning</b>  | 9.   | \$ _____ 85.00  |
| 10. <b>Personal care products and services</b>   | 10.  | \$ _____ 90.00  |
| 11. <b>Medical and dental expenses</b>   | 11.  | \$ _____ 50.00  |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12.  | \$ _____ 95.00  |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13.  | \$ _____ 20.00  |
| 14. <b>Charitable contributions and religious donations</b>  | 14.  | \$ _____ 0.00   |
| <b>15. Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |      |                 |
| 15a. Life insurance  | 15a. | \$ _____ 0.00   |
| 15b. Health insurance  | 15b. | \$ _____ 0.00   |
| 15c. Vehicle insurance   | 15c. | \$ _____ 280.00 |
| 15d. Other insurance. Specify: _____   | 15d. | \$ _____        |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16.  | \$ _____ 0.00   |
| <b>17. Installment or lease payments:</b>  |      |                 |
| 17a. Car payments for Vehicle 1  | 17a. | \$ _____ 0.00   |
| 17b. Car payments for Vehicle 2  | 17b. | \$ _____ 0.00   |
| 17c. Other. Specify: _____   | 17c. | \$ _____ 0.00   |
| 17d. Other. Specify: _____   | 17d. | \$ _____ 0.00   |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> | 18.  | \$ _____ 0.00   |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19.  | \$ _____ 0.00   |
| <b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |      |                 |
| 20a. Mortgages on other property   | 20a. | \$ _____ 0.00   |
| 20b. Real estate taxes   | 20b. | \$ _____ 0.00   |
| 20c. Property, homeowner's, or renter's insurance  | 20c. | \$ _____ 0.00   |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. | \$ _____ 0.00   |
| 20e. Homeowner's association or condominium dues   | 20e. | \$ _____ 0.00   |

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21. Other. Specify: \_\_\_\_\_

21. +\$ 0.00

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 1,926.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 1,926.00

**23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 2,775.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 1,926.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 849.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes. Explain here: OIL PRICES MAY INCREASE DURING WINTER.